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	Applicant: MAGRUDER et al.	
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U.S. Patent Documents

Examiner Initial	No.	Patent No.	Issue Date (MM-DD-YY)	Patentee	Class	Sub-class	Filing Date

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date (MM-DD-YY)	Patentee or Applicant	Class	Sub-class	Translation	
							Yes	No

U. S. Published Application

Examiner Initial	No.	Patent No.	Publication Date (MM-DD-YY)	Patentee	Class	Sub-class	Filing Date

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
<i>pm</i>	A	BÖHEIM et al., <u>Residential Mobility, Housing Tenure and the Labour Market in Britain</u> , 28/02/00, Institute for Social and Economic Research and Institute for Labour Research, University of Essex, Colchester, Essex, England.
<i>pm</i>	B	CANNER et al., <u>Recent Developments in Home Equity Lending</u> , Federal Reserve Bulletin; April 1998.
<i>pm</i>	C	COLE et al., <u>The Effects of Changes in Ownership Structure on Performance: Evidence from the Thrift Industry</u> , Federal Reserve System, Washington, DC., 1996.
<i>pm</i>	D	CUMMINS et al., <u>Corporate Hedging in the Insurance Industry: The Use of Financial Derivatives by US Insurers</u> , Sept. 19, 1996, The Wharton School, University of Pennsylvania, Philadelphia, PA.
<i>pm</i>	E	GELFAND et al., <u>Spatio-Temporal Modeling of Residential Sales Data</u> , 1995.
<i>pm</i>	F	IVERSEN, Edwin S. Jr., <u>Spatially Disaggregated Real Estate Indices</u> , June 9, 1999.
<i>pm</i>	G	OLDFIELD et al., <u>The Place of Risk-Management in Financial Institutions</u> , The Wharton School, University of Pennsylvania, Philadelphia, PA. 1997
<i>pm</i>	H	ROLL, Richard, <u>Benefits for Homeowners From Mortgage Portfolios Retained by Fannie Mae and Freddie Mac</u> , 2003, Journal of Financial Services 23:1 29-42, Kluwer Academic Publishers, The Netherlands.
<i>pm</i>	I	ROLL, Richard, <u>Benefits for Homeowners From Mortgage Portfolios Retained by Fannie Mae and Freddie Mac</u> , Allstate Professor of Finance, University of California, Los Angeles. 2003.
<i>pm</i>	J	SHILLER et al., <u>Moral Hazard in Home Equity Conversion</u> , January 4, 1998, Presented at AREUEA-ASSA Session, Chicago, Illinois.
<i>pm</i>	K	TAY, Leo Constantino, <u>A Mean Value-At-Risk Framework for Speculating and Hedging with Options</u> , March 8, 2001, Economics Dept., Ateneo de Manila University.

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered.
Include copy of this form with next communication to applicant.

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2/19/07